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## HEALTHCARE AFFORDABILITY STANDARD

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### *How Affordable is Healthcare in Connecticut?*

The Connecticut Office of Health Strategy (OHS) and the CT Office of the State Comptroller (OSC) are collaborating to develop a Healthcare Affordability Standard for Connecticut. The project is generously supported by the CT Health Foundation and the Universal Health Care Foundation of Connecticut who are partners in the development of these policy tools.

#### ***How do we define ‘affordable health care’?***

***Health care is affordable in Connecticut if a family can reliably secure it to maintain good health and treat illnesses and injuries when they occur without sacrificing the ability to meet all other basic needs including housing, food, transportation, child care, taxes and personal expenses or without sinking into debilitating debt.***

#### ***What is the Connecticut Healthcare Affordability Standard?***

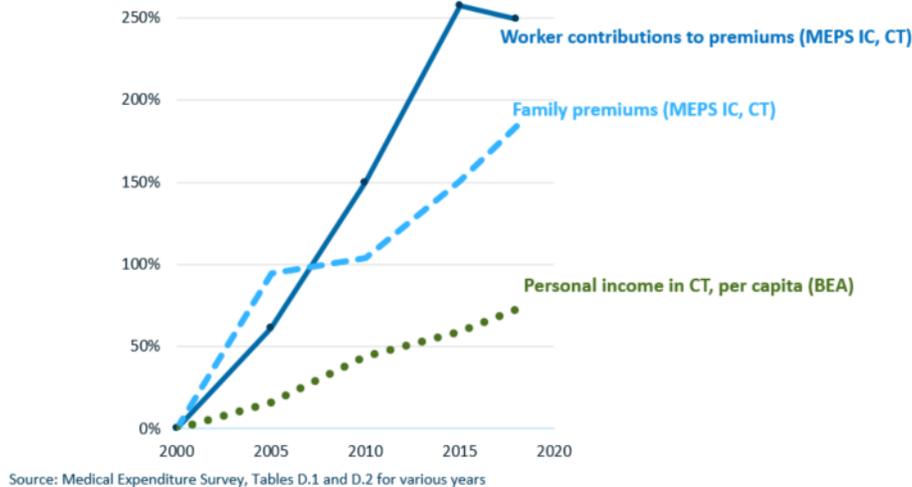
The Healthcare Affordability Standard will be a modeling tool that will project the economic impact on households of varying healthcare costs including premiums, deductibles and co-pays. The modeling tool will calculate affordability based on different wages and family sizes in different regions in our state and will also take into account medical risk level and type of insurance coverage. Using the Self-Sufficiency Standard as a basis (which illustrates whether households have sufficient income to meet their basic expenses), the modeling tool will project how many families will either have or lack adequate income to secure reliable health care when faced with predicted costs.

#### ***Will we produce an actual “standard” for affordable healthcare costs?***

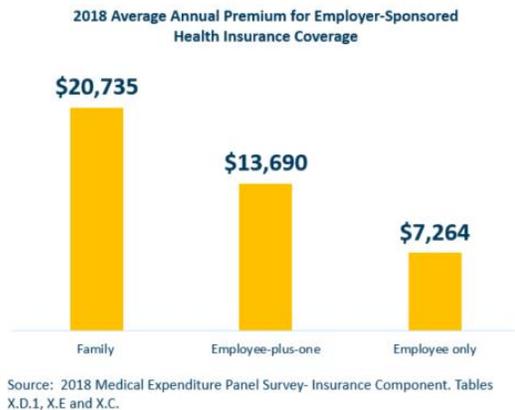
The first steps in recommending a standard for affordable healthcare costs are to use reliable and transparent data to determine how families in Connecticut manage their household expenses, including healthcare costs. With this information, policymakers in the public and private sector and advocates can advance the best ideas and benchmarks for making healthcare affordable for everyone in Connecticut.

***In Connecticut, healthcare costs are going up and are not affordable for many households.***

Since 2000, Connecticut employer-sponsored insurance premiums have grown **two and half times** faster than personal income



**The CT average annual premium for family coverage is more expensive than a Ford Focus...**



**Focus**  
Starting MSRP  
**\$18,825**

Source: [www.truecar.com/prices](http://www.truecar.com/prices)



***Who is developing the Healthcare Affordability Standard?***

The Office of Health Strategy and the Office of the State Comptroller have hired experts from the University of Washington and the University of Connecticut Analytics Information Management Systems (UCONN AIMS) to update the CT Self-Sufficiency Standard, calculate projected healthcare costs, and create the modeling tool that will allow us to project affordability for different family types.